

**MORTGAGE GUARANTY INSURERS  
REPORT OF POLICYHOLDERS POSITION**

**Ref:** Section Ins 3.09 (3) (j) and (5),  
Wis. Adm. Code



State of Wisconsin  
Office of the Commissioner of Insurance  
P. O. Box 7873  
Madison, WI 53707-7873

**INSTRUCTIONS:** Section Ins 3.09 (5), Wis. Adm. Code, describes the calculation of Minimum Policyholders Position. Policyholders position is defined in s. Ins 3.09 (3) (m), Wis. Adm. Code, as including the contingency reserve established under s. Ins 3.09 (14), Wis. Adm. Code, and surplus as regards policyholders reported in the fire and casualty annual statement form filed by the insurer. All calculations of policyholders position shall consider layers of coverage, deductible and excess reinsurance and shall be net of reinsurance ceded but shall include reinsurance assumed [s. Ins 3.09 (5) (a) and (e), Wis. Adm. Code].

Calculate the Minimum Policyholders Position for comparison with actual policyholders position. Forward completed form with annual statement to above address by **March 1, May 15, August 15, and November 15.**

Insurer Name	NAIC Number
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As of \_\_\_\_\_

**MINIMUM POLICYHOLDERS POSITION**

**FIRST LIENS**

**Individual Loans [Ins 3.09 (5) (c)]**

1. Loan-to-value more than 75%
2. Loan-to-value 50-75%
3. Loan-to-value less than 50%
4. Total Individual Loans  
(Sum of Lines 1, 2, and 3)

**Group of Loans [Ins 3.09 (5) (d)]**

5. Equity 20-50%, or equity plus prior insurance or a deductible 25-55%
6. Equity less than 20%, or equity plus prior insurance or a deductible less than 25%
7. Equity more than 50%, or equity plus prior insurance or a deductible more than 55%
8. Total Group Loans (Sum of Lines 5, 6, and 7)
9. Total First Liens (Sum of Lines 4 and 8)

A Direct	B Assumed	C Ceded	D (Columns A + B + C)

Insurer Name

As of \_\_\_\_\_

**MINIMUM POLICYHOLDERS POSITION**

**JUNIOR LIENS—[Ins 3.09 (5) (f)]**

**Individual Loans**

- 10. Loan-to-value more than 75%
- 11. Loan-to-value 50-75%
- 12. Loan-to-value less than 50%
- 13. Total Individual Loans  
(Sum of Lines 10, 11, and 12)

**Group of Loans**

- 14. Equity 20-50%, or equity plus prior insurance or a deductible 25-55%
- 15. Equity less than 20%, or equity plus prior insurance or a deductible less than 25%
- 16. Equity more than 50%, or equity plus prior insurance or a deductible more than 55%
- 17. Total Group Loans (Sum of Lines 14, 15, and 16)
- 18. Total Junior Liens (Sum of Lines 13 and 17)
- 19. LEASES [Ins 3.09 (5) (g)]
- 20. Total Minimum Policyholders Position (Sum of Lines 9, 18, and 19)

A Direct	B Assumed	C Ceded	D (Columns A + B + C)

Insurer Name
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As of \_\_\_\_\_

**ACTUAL POLICYHOLDERS POSITION**

- 21. Surplus as Regards Policyholders (Line 32, page 3, annual statement)
- 22. Deferred Risk Premium Maintained in Unearned Premium Reserve [s. Ins 3.09 (13) (a)]
- 23. Contingency Reserve [s. Ins 3.09 (14)]
- 24. Subsidiary's Minimum Policyholders Position
- 25. Total Policyholders Position (Sum of Lines 21, 22, and 23 less Line 24)
- 26. Excess of Policyholders Position over Minimum Policyholders Position, Redundancy or (Deficiency)  
(Line 25 minus Line 20)


The above is a true and accurate calculation of the Minimum Policyholders Position as required by s. Ins 3.09 (5), Wis. Adm. Code.

Title of Officer	Name of Officer (Type or Print)
Date	Signature of Officer